

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christine I. Wysocki
Debtor

Case No. 16-04162-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Dec 13, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2021:

Recip ID	Recipient Name and Address
db	+ Christine I. Wysocki, PO Box 215, 300 S. Main St., Wilkes Barre, PA 18703-0215
4880817	+ BCD, WILLIAMSON AND BROWN,LLC, 4691 CLIFTON PKWY, HAMBURG, NY 14075-3201
4885913	+ Deutsche Bank National Trust, Company, as Trustee c/o, Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806-5948
4842004	+ Dominik P. Pannunzio, Esq., 294 Main Street, Dupont, PA 18641-1960
4842005	+ Duetsche Bank National Trust Co., 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
4842006	+ Law Office Of Gregory Javardian, 1310 Industrial Blvd # 101, Southampton, PA 18966-4030
4900303	+ Luzerne County Flood Protection Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
4842007	+ Luzerne County Tax Claim, 200 North River Street, Wilkes Barre, PA 18711-1004
4842009	+ Mary F. Kennedy, Esquire, Attorney For Creditor, 1310 Industrial Boulevard 1st Floor, Southampton, PA 18966-4030
4842012	+ Wilkes-Barre City Employees Federal, Credit Union, 40 East Market Street, City Hall, Wilkes Barre, PA 18711-0454

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4842002	+ EDI: DIRECTV.COM	Dec 13 2021 23:38:00	American InfSource LP as agent for, DIRECTV, LLC, 2230 E Imperial Highway, El Segundo, CA 90245-3502
4842003	+ EDI: ACCE.COM	Dec 13 2021 23:38:00	Asset Acceptance LLC, P.O. Box 2036, Warren, MI 48090-2036
4854781	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 13 2021 18:33:00	Carrington Mortgage Services, 1600 South Douglass RD, Anaheim, CA 92806-5951
4854782	+ EDI: CITICORP.COM	Dec 13 2021 23:38:00	Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0432
4854783	+ EDI: DIRECTV.COM	Dec 13 2021 23:38:00	Directv, PO Box 5007, Carol Stream, IL 60197-5007
4854784	+ EDI: DISCOVER.COM	Dec 13 2021 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4842008	Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2021 18:36:08	LVNV Funding, P.O. Box 10587, Greenville, SC 29603-0587
4845526	+ EDI: RECOVERYCORP.COM	Dec 13 2021 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4842010	EDI: Q3G.COM	Dec 13 2021 23:38:00	Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
4842011	EDI: AISSPRINT	Dec 13 2021 23:38:00	Sprint Nextel, Bankruptcy Department, P.O. Box 7949, Overland Park, KS 66207-0949

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Luzerne County Flood Protection Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4854779	*+	American InfSource LP as agent for, DIRECTV, LLC, 2230 E Imperial Highway, El Segundo, CA 90245-3502
4854780	*+	Asset Acceptance LLC, P.O. Box 2036, Warren, MI 48090-2036
4854785	*+	Dominik P. Pannunzio, Esq., 294 Main Street, Dupont, PA 18641-1960
4854786	*+	Duetsche Bank National Trust Co., 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
4854789	*	LVNV Funding, P.O. Box 10587, Greenville, SC 29603-0587
4854787	*+	Law Office Of Gregory Javardian, 1310 Industrial Blvd # 101, Southampton, PA 18966-4030
4854788	*+	Luzerne County Tax Claim, 200 North River Street, Wilkes Barre, PA 18711-1004
4854790	*	Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
4854791	*P++	SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court:, Sprint Nextel, Bankruptcy Department, P.O. Box 7949, Overland Park, KS 66207-0949
4854792	*+	Wilkes-Barre City Employees Federal, Credit Union, 40 East Market Street, City Hall, Wilkes Barre, PA 18711-0454

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, for Carrington Mortgage Loan Trust Et Al... bkgroup@kmllawgroup.com
James Randolph Wood	on behalf of Creditor Luzerne County Flood Protection Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Mary F Kennedy	on behalf of Creditor Carrington Mortgage Services mary@javardianlaw.com coleen@javardianlaw.com
Mary F Kennedy	on behalf of Creditor Deutsche Bank National Trust Company mary@javardianlaw.com coleen@javardianlaw.com
Paul W McElrath, Jr.	on behalf of Debtor 1 Christine I. Wysocki ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Rebecca Ann Solarz	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN TRUST, SERIES 2005-NC1 ASSET BACKED PASS THROUGH CERTIFICATES bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-5

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Information to identify the case:

Debtor 1 **Christine I. Wysocki**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:16-bk-04162-MJC**

Social Security number or ITIN xxx-xx-3775

EIN -----

Social Security number or ITIN -----

EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christine I. Wysocki

By the
court:

12/13/21



Honorable Mark J. Conway
United States Bankruptcy Judge
By: Tonia Wilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.